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From: Lauren Miller [mailto:lamiller@ucla.edu]

Sent: Friday, June 23, 2006 2:16 PM

To: Public Hearing

Subject: Wal-Mart's ILC Application

Dear Ms. Bair and to whom it may concern,

I'd like to express my deep concern with Wal-Mart's application for ILC status to open up bank branches within its stores. Just as Wal-Mart has monopolized markets and eliminated small businesses nationwide, a Bank of Wal-Mart aims to eliminate choice in our financial system. I don't trust Wal-Mart with my money, and hope that you will reject Wal-Mart's ILC application.

Thank you for your time.

Lauren Miller